

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/028,284 Confirmation No.: 2969  
Applicant : Jonathan BOSWELL et al.  
Filed : December 28, 2001  
Title : *SYSTEM AND METHOD FOR PRICING OF A FINANCIAL  
PRODUCT OR SERVICE USING A WATERFALL TOOL*  
TC/Art Unit : 3693  
Examiner: : Jocelyn GREIMEL  
Docket No. : 52493.000163  
Customer No. : **21967**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REQUEST FOR RECONSIDERATION**

In response to the Office Action of October 16, 2008 in the application above, please consider the following remarks:

- **The current Claims** are reflected in the listing of claims, which begins on page 2.
- **Remarks** begin on page 13.